

Certified Application Assistants

2

Certified
Application
Assistants

Purpose

This chapter describes the roles, responsibilities and obligations of Certified Application Assistants.

Role of Certified Application Assistants

Certified Application Assistants (CAAs) play an important role in helping children and families enroll in healthcare services. In addition to helping families complete and submit the joint Healthy Families and Medi-Cal for Families mail-in application, CAAs also keep families informed about program changes and help them maintain their health coverage. CAAs also help families who do not qualify for no-cost Medi-Cal or Healthy Families by referring them to other available programs. See Chapter 11: *Other Health Programs* for more information.

CAAs are required to sign the CAA Agreement, which explains what CAAs can and cannot do when assisting families and with the information they collect. See Page 2-3 for a sample CAA Agreement. The CAA Agreement is summarized below.

CAAs Agree to:

- Assist applicants in properly completing the application.
- Ensure the confidentiality of all applications, records and any information received in written, graphic, oral or other tangible forms. See page 2-4 for more information about confidentiality.
- Answer questions pertaining to the application.
- Review and explain the documents that are required with the application.
- Refer applicants, when necessary, to the county Department of Social Services (for Medi-Cal) or the Healthy Families Program if they need more information or assistance with complex issues or other programs.
- Assist applicants using the Healthy Families handbook to select health, dental and vision plans.
- Assist applicants in estimating their monthly premiums if children appear to qualify for the Healthy Families Program.
- Comply with Managed Risk Medical Insurance Board and Department of Health Services fraud prevention policies and safeguards against fraudulent actions.
- Communicate problems, operational questions and suggestions to Healthy Families.

CAAs Must Always:

- Act in a courteous and professional manner.
- Wear a badge that identifies the person's name and CAA number as well as the EE name and number. The badge CAN NOT identify the CAA as an employee of the State of California or the Healthy Families or Medi-Cal for Families Programs.
- Provide an application to applicants who request one, even if they do not want application assistance.
- Ensure Section 9 of the application is complete: family signature and date, CAA signature and date, EE number (5 digits) and CAA number (9 digits ending with 'A', 'B' or 'C'). Section 9 **MUST** be completed correctly, using ink pen or typewriter, and contain original signatures.

CAAs Must Never:

- Accept money or premium payments from applicants.
- Mail the application for the applicant.
- Coach on what to include on the application regarding income, residency, alienage and other eligibility rules.
- Divulge to any unauthorized person any information obtained while assisting individuals with their applications or any information obtained in conjunction with a referral from the State.
- Coach or recommend one plan/provider over another.
- Invite or influence any employee or their dependents to separate from an employer-based group health coverage or arrange for this to happen.

NOTE: "Accepting money" includes charging applicants for assistance.

• • •

No license, expressed or implied, under any copyrights is granted hereunder to the CAA. CAAs act in an independent capacity. They are not officers, employees or agents of the State of California, county Departments of Social Services, the Healthy Families Program or Medi-Cal program in the performance of this Agreement.

Certified Application Assistant Agreement

2

Certified
Application
Assistants

CERTIFIED APPLICATION ASSISTANT AGREEMENT

This document serves as an Agreement by, and code of conduct for, the Certified Application Assistant (CAA) for the Healthy Families and Medi-Cal for Families programs (HFP/MCF). As a condition of being certified as a CAA, the State will provide enrollment materials and an assigned, numerical Certified Application Assistant (CAA) number only to qualified enrollment participants upon successful completion of the certification training and execution of this Agreement by the participant.

- The CAA must, and agrees to:
 - Never accept money or premium payments from applicants,
 - Never mail the application for the applicant,
 - Never coach on what information to include on the application regarding income, residency, alienage and other eligibility rules,
 - Act in a professional and courteous manner,
 - Wear a badge that identifies the person's name and CAA number, as well as the EE name and number. The badge can NOT identify the CAA as an employee of the State of California or of the Healthy Families or Medi-Cal for Families programs,
 - Ensure the confidentiality of all applications, records and information received in written, graphic, oral or other tangible forms and to perform enrollment assistance,
 - Never divulge to any unauthorized person, any information obtained while assisting individuals with their applications or information obtained in conjunction with a referral from the State,
 - Never coach or recommend one plan/provider over another,
 - Never invite or influence an employee or their dependents to separate from employer-based group health coverage, or arrange for this to occur,
 - Comply with Managed Risk Medical Insurance Board and Department of Health Services fraud prevention policies and safeguards against fraudulent actions,
 - Ensure Section 9 of the application is complete: family signature and date, CAA signature and date, EE number (5 digits) and CAA number (9 digits ending with 'A', 'B', or 'C'). Section 9 **MUST** be completed correctly, using an ink pen or typewriter, and contain original signatures.
- No license, expressed or implied, under any copyrights is granted hereunder to the CAA.
- CAAs shall act in an independent capacity and not as officers or employees or agents of the State of California in the performance of this Agreement.

TERMINATION AND CANCELLATION

The Department of Health Services, the Managed Risk Medical Insurance Board and the Program partners are not liable to any person for any harm resulting from your organization's actions. The State may terminate your participation in the program without cause immediately by a written or oral notice thereof. You acknowledge that the enrolling entity through which you provide application assistance is a business partner to the HFP/MCF programs and that neither you nor the EE or CAA have any entitlement to continue providing enrollment services or to continue being certified as an EE or CAA. All documents attached to or referenced herein, including the Application and Certification Reference Manual, the Healthy Families Program Handbook and the EE's Registration of the Invitation to Participate, are a part of this Agreement by the CAA. This Agreement shall be in effect commencing on the date signed by the CAA and shall continue unless terminated by the State.

Release and Waiver of Liability: The Healthy Families and Medi-Cal for Families Application Assistance Program will be comprised of enrollment entities (EE) that will be assisting families in filling out the HFP/MCF application. This waiver pertains to the EE as undersigned, his/her personal representatives and Certified Application Assistants. The EE is not affiliated with the State. EE agrees to obey all city, county, state and federal laws and assumes full responsibility for any risk, injury, death or property damage related to the HFP/MCF application assistance whether caused by EE's negligence or otherwise. EE hereby releases, waives, discharges and covenants not to sue the State, its originators, participants, members, volunteers, consultants, contractors and sub-contractors for liability, loss, injury, death or property damage arising out of or related to the EE's participation in the HFP/MCF application assistance, whether caused by EE's negligence or otherwise.

EE #: CAA #:

Enrollment Entity Name

Name of Applicant Assistant (Please Print)

Signature

Date

Fraud Prevention and Safeguards

As of December 2003, nearly 60% of all joint Health Families and Medi-Cal for Families mail-in applications received at Single Point of Entry were completed with the help of CAAs. One of the CAAs' important roles is to help maintain a high level of program integrity. All CAAs are required to sign the CAA agreement that requires participation in fraud prevention while performing application assistance.

Confidentiality

The Welfare and Institutions Code (W & I Code) Section 10850 and 45 Code of Federal Regulation Section 205.50(a) were created to protect both applicants and recipients of public assistance against identification, exploitation or embarrassment that could result from the release of information identifying them as having applied for, currently receiving or having received public assistance. These regulations outline under what circumstances and to whom this information can be released. **Disclosure of information which identifies by name, address or Social Security number any applicant of public social services, which includes Medi-Cal and Healthy Families, without the consent of the applicant, is prohibited and punishable by law as a misdemeanor.**

CAAs may not disclose **ANY** information about applicants or their families, including their names, addresses, Social Security numbers, health status or incomes, to any other party. CAAs must hold this information in the strictest of confidence and safeguard it from being revealed. Under **NO** circumstances should applicants receive solicitations or be placed on any mailing lists as a result of their applications or contacts with CAAs. Breach of confidentiality is grounds for termination of CAA number and certificate.

Tips about confidentiality while in the interview setting:

- Keep your speaking voice fairly low when discussing personal information with an applicant or enrollee.
- Politely ask those standing nearby to wait elsewhere when conducting an interview.
- Avoid making comments about a family to co-workers or other applicants.
- Keep track of all paperwork. Put forms in a locked drawer or briefcase when you are not at your desk.